## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

## LISTING OF CLAIMS:

1-27. (Canceled)

28. (Currently Amended) A method for implementing a limited-use credit card system, the method comprising:

allocating in a computer system a limited-use credit card number constituting a different number than a customer account number of a user and functioning as an authorized substitute for the customer account number;

associating in the computer system the limited-use credit card number with a the customer account number and a set of conditions defined by a the user, wherein the customer account number is not limited to said user defined set of conditions;

issuing the limited-use credit card number;

detecting in the computer system a transaction using the limited-use credit card number;

processing in the computer system the transaction in accordance with the set of conditions associated with limited-use credit card number;

processing in the computer system the transaction against the customer account number; and

authorizing or not authorizing the transaction based on a result of said

processing of both the limited-use credit card number and the customer account

number in the computer system.

29.    (Previously Presented)  The method of claim 28 further comprising:

allocating in the computer system additional limited-use credit card numbers

upon a customer request and/or an event trigger.

30.    (Previously Presented)  The method of claim 29 wherein the event

trigger is the use of more than a preset amount of limited-use credit card numbers.

31.    (Currently Amended)   The method of claim 28 wherein the processing

of the transaction comprises:

authorizing or not authorizing the transaction by comparing in the computer

system the transaction to the set of conditions associated with the limited-use credit

card number;

determining in the computer system whether a limited-use event has

occurred; and

deactivating in the computer system the limited-use credit card number based

on the limited-use event and/or the set of conditions associated with the limited-use

credit card number.

32.    (Currently Amended)   The method of claim 31 further comprising:

assigning in the computer system another limited-use credit card number in response to deactivating the limited-use credit card number; and

~~associated~~ associating in the computer system said other limited-use credit card number with the customer account number.

33.    (Previously Presented)  The method of claim 28 further comprising:

maintaining in the computer system a queue of available limited-use credit card numbers; and

assigning in the computer system the limited-use credit card number from the queue.

34.    (Currently Amended)  The method of claim 28, wherein the issuing of the limited-use credit card number comprises:

downloading in the computer system the limited-use credit card number to a user.

35.    (Previously Presented)  The method of claim 34, wherein the limited-use credit card number is encrypted prior to downloading.

36    (Currently Amended)  The method of claim 28, wherein the issuing of the limited-use credit card number comprises:

mailing the limited-use credit card number to a user.

37.    (Previously Presented)  The method of claim 28, further comprising:

notifying a user about parameters of the limited-use credit card system.

38.    (Previously Presented)  The method of claim 37, wherein the user is notified via e-mail.

39.    (Previously Presented)  The method of claim 37, wherein the parameters of the limited-use credit card system comprise records in the computer system of limited-use and other card transactions.

40.    (Previously Presented)  The method of claim 37, wherein the parameters of the limited-use credit card system comprise use in the computer system of the limited-use credit card number in a credit card transaction.

41.    (Previously Presented)  The method of claim 37, wherein the parameters of the limited-use credit card system comprise a number of the limited-use credit card number available to the user.

42.    (Previously Presented)  The method of claim 28, wherein the set of conditions are defined by a user of the limited-use credit card.

43.    (Previously Presented)  The method of claim 42, wherein the set of conditions limits the use of the limited-use credit card number to a pre-defined user limit.

44.    (Previously Presented)  The method of claim 42, wherein the set of conditions limits the use of the limited-use credit card number to a particular merchant.

45.    (Previously Presented)  The method of claim 44, wherein the particular merchant is selected from a predetermined list of merchants and/or category of merchants.

46.    (Previously Presented)  The method of claim 44, wherein the particular merchant is prearranged by the user.

47.    (Previously Presented)  The method of claim 42, wherein the set of conditions limits the use of the limited-use credit card number to a single transaction for a maximum transaction value for a single purpose.

48.    (Previously Presented)  The method of claim 42, wherein the set of conditions limits the use of the limited-use credit card number to a set number of transactions for a maximum transaction value within a set time.

49.    (Previously Presented)  The method of claim 42, wherein the set of conditions limits the use of the limited-use credit card number to a single purpose.

50.    (Currently Amended)  The method of claim 42, wherein the set of conditions comprise at least one condition selected from of the group consisting of

transaction value conditions, time of transaction conditions, number of transaction

conditions, frequency of transaction conditions, purpose of transaction conditions,

merchant type conditions, and geographical conditions.

51.    (Previously Presented)  The method of claim 28, further comprising:

dispensing a credit card containing the limited-use credit card number.

52.    (Previously Presented)  The method of claim 51, wherein an automated

teller machine dispenses the credit card.

53.    (Currently Amended)  The credit card system of claim 51, wherein the

dispensing a-of the credit card comprises:

printing out an indication of the limited-use credit card number for delivery to

the user.

54.    (Previously Presented)  The method of claim 28, further comprising:

dispensing the limited-use credit card number to a user via a

telecommunications system.

55.    (Previously Presented)  The method of claim 54, wherein the

telecommunications system comprises a pager.

56.    (Previously Presented)  The method of claim 54, wherein the

telecommunications system comprises a mobile phone.

57.     (Previously Presented)  The method of claim 28, further comprising:

initiating the transaction in the computer system using the limited-use credit

card number via a telecommunications system.


58.     (Previously Presented)  The method of claim 57, wherein the

telecommunications system comprises a pager.


59.     (Previously Presented)  The method of claim 57, wherein the

telecommunications system comprises a mobile phone.


60.     (New)  The method of claim 28, wherein the allocating of the limited-

use credit card number comprises randomly selecting the limited-use credit card

number from a plurality of available limited-use credit card numbers.


61.     (New)  The method of claim 29, wherein each of the additional limited-

use credit card numbers is respectively unique to each other and unique to the

allocated limited-use credit card number.